

Table I.F.12.a Among private-sector enrollees in a single coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by firm size and selected characteristics: United States, 2016

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	47.5%	18.4%	22.0%	29.2%	40.3%	65.3%	23.0%	53.6%
Industry group **								
Agric., fish., forest.	19.8%*	18.7%*	--	5.0%*	49.9%*	14.0%*	14.5%*	22.1%*
Mining and manufacturing	48.4%	17.8%*	8.5%*	30.9%	40.3%	64.8%	17.6%	53.2%
Construction	25.8%	13.2%*	23.6%*	24.3%	24.2%*	56.8%	20.0%	30.3%
Utilities and transp.	56.3%	7.6%*	8.3%*	25.4%	29.0%*	72.4%	16.8%*	61.2%
Wholesale trade	47.0%	10.2%*	18.6%*	42.0%	48.1%	63.6%	23.8%	56.6%
Fin. svcs. and real estate	61.6%	26.5%	42.6%	31.2%	60.2%	69.9%	33.6%	65.5%
Retail trade	45.3%	5.7%*	8.9%*	16.8%	29.7%	67.7%	10.3%	54.5%
Professional services	52.0%	26.4%	30.4%	33.1%	47.6%	69.2%	30.3%	57.4%
Other services	35.9%	19.5%	18.3%	28.1%	26.6%	50.0%	22.6%	39.7%
Ownership								
For profit, incorporated	48.1%	13.6%	20.7%	26.7%	39.3%	66.6%	20.6%	55.2%
For profit, unincorporated	37.2%	27.0%	29.0%	30.7%	34.5%	50.5%	28.1%	40.7%
Nonprofit	55.2%	35.7%*	15.2%*	44.2%	48.6%	67.9%	32.8%	57.7%
Age of firm								
Less than 5 years	22.4%	17.9%	25.4%*	23.1%	21.4%	26.6%*	18.0%	24.8%
5-9 years	28.6%	19.8%	19.1%	25.9%	36.4%	45.2%*	19.6%	36.5%
10-19 years	32.7%	15.5%	22.4%	29.0%	39.5%	48.4%	22.8%	39.4%
20 or more years	53.1%	20.0%	22.1%	31.0%	42.6%	66.7%	24.8%	57.5%
Multi/single status								
2 or more locations	58.6%	--	24.0%	33.2%	44.5%	65.7%	34.2%	59.3%
1 location only	28.0%	18.2%	21.9%	27.9%	34.8%	44.7%	21.8%	34.2%
Percent full-time employees								
Less than 25%	34.9%	51.5%*	17.8%*	21.6%*	14.6%*	53.1%	28.9%	36.2%
25-49 %	36.8%	25.8%*	19.9%*	16.6%	33.7%	52.4%	19.4%	40.9%
50-74 %	52.7%	14.1%*	13.0%	31.3%	40.9%	72.9%	20.9%	59.7%
75% or more	47.6%	18.0%	23.4%	29.9%	41.4%	65.0%	23.3%	53.9%
Union presence								
No union employees	43.4%	18.3%	22.1%	28.9%	40.2%	61.1%	23.0%	49.7%
Has union employees	69.6%	22.8%*	19.2%*	38.9%	42.2%	76.1%	21.4%*	70.7%
Percent low-wage employees								
50% or more low-wage	34.7%	12.7%*	14.3%*	22.9%	24.7%	48.8%	16.3%	37.8%
Less than 50% low-wage	49.5%	19.0%	22.8%	30.0%	43.7%	67.9%	23.7%	56.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

Table I.F.12.a Standard errors for among private-sector enrollees in a single coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by firm size and selected characteristics: United States, 2016

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.81%	2.03%	2.01%	1.59%	1.67%	1.21%	1.21%	0.95%
Industry group **								
Agric., fish., forest.	6.72% *	14.94% *	--	3.54% *	22.67% *	8.75% *	7.53% *	9.41% *
Mining and manufacturing	2.35%	8.01% *	4.60% *	4.40%	4.22%	3.25%	3.38%	2.59%
Construction	3.25%	6.32% *	5.57%	4.57%	7.46% *	11.88%	3.26%	5.15%
Utilities and transp.	3.60%	5.66% *	4.12% *	7.48%	9.13% *	4.06%	6.02% *	3.86%
Wholesale trade	3.07%	4.84% *	5.92% *	6.05%	5.97%	4.84%	4.28%	3.56%
Fin. svcs. and real estate	2.22%	6.59%	10.03%	5.89%	4.35%	2.89%	5.00%	2.38%
Retail trade	2.28%	3.05% *	5.78% *	3.73%	5.41%	3.17%	2.88%	2.67%
Professional services	1.51%	4.37%	3.74%	3.10%	2.89%	2.28%	2.36%	1.75%
Other services	1.93%	4.84%	4.85%	3.81%	3.95%	3.18%	3.02%	2.30%
Ownership								
For profit, incorporated	0.96%	1.95%	2.16%	1.81%	2.10%	1.34%	1.31%	1.12%
For profit, unincorporated	2.01%	4.87%	5.61%	3.88%	4.01%	3.96%	3.02%	2.53%
Nonprofit	2.22%	10.78% *	4.93% *	5.23%	3.60%	3.46%	5.35%	2.37%
Age of firm								
Less than 5 years	3.08%	5.35%	10.50% *	5.32%	5.54%	11.87% *	3.84%	4.33%
5-9 years	2.92%	5.51%	5.59%	4.72%	6.14%	14.42% *	3.14%	4.64%
10-19 years	1.94%	3.73%	3.57%	3.35%	4.34%	5.37%	2.35%	2.80%
20 or more years	0.95%	3.14%	2.74%	2.10%	1.98%	1.24%	1.72%	1.04%
Multi/single status								
2 or more locations	1.02%	--	6.23%	3.01%	2.04%	1.22%	4.19%	1.04%
1 location only	1.21%	2.04%	2.11%	1.87%	2.79%	9.32%	1.26%	2.04%
Percent full-time employees								
Less than 25%	3.05%	16.83% *	11.60% *	7.30% *	4.46% *	4.05%	7.76%	3.29%
25-49 %	3.16%	11.45% *	8.05% *	4.07%	8.87%	3.59%	4.36%	3.65%
50-74 %	2.16%	5.18% *	3.75%	4.81%	4.47%	2.66%	3.70%	2.36%
75% or more	0.93%	2.22%	2.29%	1.79%	1.89%	1.41%	1.34%	1.09%
Union presence								
No union employees	0.85%	2.06%	2.04%	1.60%	1.71%	1.42%	1.22%	1.03%
Has union employees	2.21%	11.05% *	8.49% *	11.23%	7.33%	2.14%	7.21% *	2.24%
Percent low-wage employees								
50% or more low-wage	1.87%	5.46% *	4.65% *	4.46%	3.50%	2.82%	3.54%	2.08%
Less than 50% low-wage	0.89%	2.16%	2.15%	1.70%	1.89%	1.32%	1.28%	1.05%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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